

NationsBank
Visa®
Travel Card Program



Cardholder
Program Guide

NationsBank®

NationsBank Government Card Services Unit (GCSU) Cardholder Assistance

The NationsBank GCSU operates 24 hours a day, seven days a week, each day of the year. For account inquiries and customer assistance, please call, fax, or write to:

Customer Service

(In the United States)

1-800-472-1424

EAGLS Technical Assistance

(Request the Help Desk)

1-800-472-1424

International

(Call collect 24 hours a day)

1-757-441-4124

Fax Correspondence

(In the United States)

1-877-217-1033 (toll-free)

(Outside the United States)

1-757-624-6322

Written Correspondence

Forward to:

NationsBank
Government Card Services Unit
P.O. Box 1637
Norfolk, VA 23501-1637

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Welcome to the NationsBank Visa® Travel Card Program –

The program is designed to help you manage the activities associated with official travel. With built-in control features and special travel-related benefits, the Travel Card Program offers you an expense-management tool for organizing all aspects of official travel easily and more efficiently.

This guide is your reference tool. It contains important information about the Travel Card Program, including your responsibilities, proper card use, and procedures to follow for account inquiries, maintenance, billing, etc.

This reference tool also includes a "User's Guide" section for EAGLS – the Electronic Account Government Ledger System. If your agency/organization has selected the EAGLS feature, read this section to learn how you can access your Travel Card account via the EAGLS system to perform everyday cardholder functions right from your desktop!

*The success of the Travel Card Program depends on your participation and understanding of the program guidelines for your agency/organization. Please be sure to read and refer to this brochure for general guidelines and information regarding your account. **Contact your A/OPC for questions and detailed information on your agency/organization's specific policies and procedures related to your account and its proper use.***

*The NationsBank
Visa® Travel Card Program –
Designed with the Traveler in Mind!*

Program features include:

- Access to more than 14 million participating Visa merchant locations for official travel, lodging, car rental, dining, and purchases
- ATM access for cash advances at over 400,000 Visa ATM locations worldwide (plus access to the Visa Locator Service via the Internet)
- Extra protection and assistance when you travel (if included in your agency/organization's Task Order) with:
 - Lost Luggage Insurance – up to \$3,000 replacement coverage
 - Travel Accident Insurance – up to \$200,000 coverage
 - Travel Assistance Services, including Medical Assistance, Legal Referral Assistance, Auto Rental Insurance, and Emergency Cash Disbursement through Visa
- Easy-to-Read Statement of Account
- Traveler's Check Program – featuring automatic check tracking, reporting, and reorder system via EAGLS
- Quarterly Newsletter – provides updates and information about the program
- EAGLS Desktop Management Tool – provides access to account information, supports split disbursement, online account reconciliation, and more
- Dedicated Customer Service via a toll-free telephone number 24 hours a day, 365 days a year

Key Cardholder Responsibilities

Following are key responsibilities that require your support as a government cardholder. Please contact your A/OPC for detailed information on your agency/organization's specific policies and procedures related to your account and its proper use.

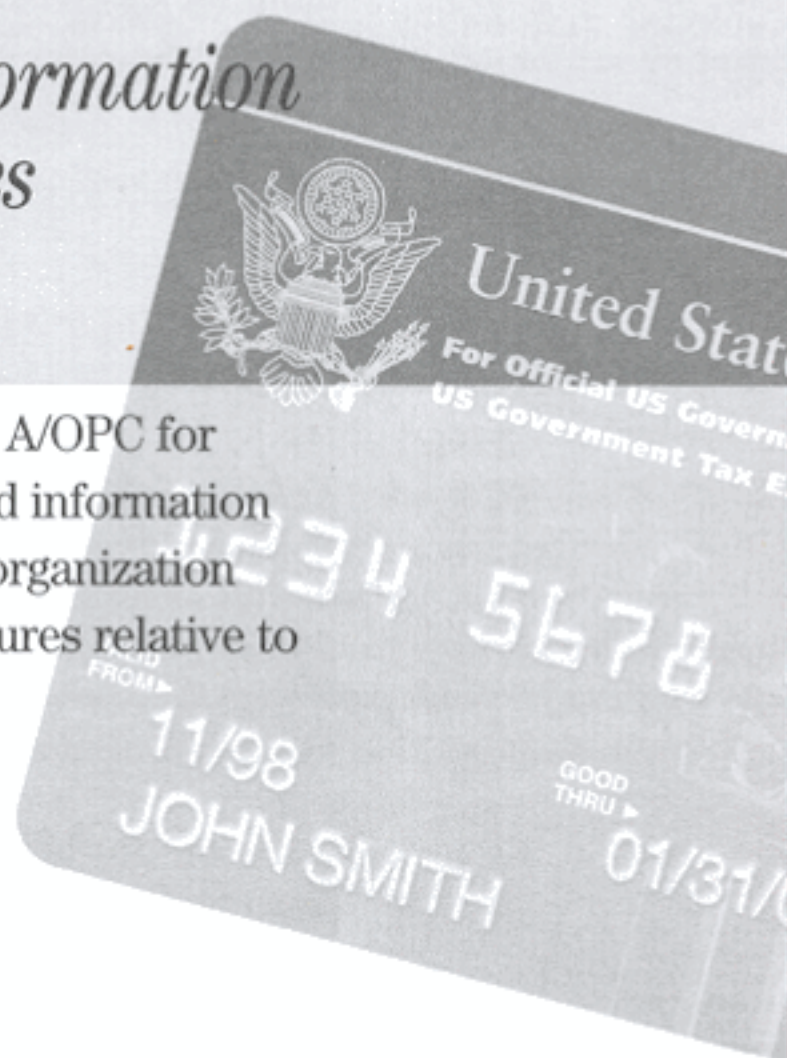
General Guidelines:

1. The cardholder is responsible for using the card for the purchase of official travel-related services as specified in the GSA master contract and your agency/organization's specific Task Order.
2. It is the cardholder's responsibility to understand and comply with the agency/organization's policy regarding the definition of authorized purchases and official government travel. Use by anyone other than the approved cardholder is strictly prohibited.
3. The cardholder is personally responsible for paying the charges by statement due date and complying with the terms and conditions of the Cardholder Agreement.
4. The cardholder must request maintenance (i.e., address change, etc.) to the Travel Card account in accordance with the agency/organization's policies and procedures.
5. Call NationsBank at 1-800-472-1424 immediately (24 hours a day, 365 day a year) to report a lost or stolen Travel Card. A cardholder must also notify the A/OPC about a lost or stolen Travel Card at the first opportunity during normal business hours.

Cardholder Procedures –

General Information & Guidelines

Please consult your A/OPC for questions or detailed information on specific agency/organization policies and procedures relative to your account.



Card Activation Instructions

You must activate your Travel Card prior to use for official travel and government-related expenditures. The card may be activated by telephone or online via EAGLS (if your agency/organization has selected the EAGLS feature).

STEP 1

- Telephone Activation:
Call the toll-free telephone number shown on the activation label attached to your new card and follow voice prompts for activation.

———— or ————
- Online Activation via EAGLS (see EAGLS User's Guide for instructions).

STEP 2

- Notify the A/OPC of card receipt and activation (if applicable).

Guidelines for Travel Card Use

Authorized use of the Travel Card is generally reserved for purchases related to, and made during, official government travel only. It is the cardholder's responsibility to understand their agency/organization's specific policy and regulations relative to card use. Generally, the card will be accepted at merchant locations worldwide for the following types of service:

- Air Travel
- Rail Travel
- Lodging
- Transportation Services
- Auto Rental
- Food Service Establishments
- Fuel
- ATM Access

ATM Access

Your Travel Card account may be authorized for ATM use. Daily or monthly limits will be designated by the A/OPC in accordance with specific agency/organization policy. You may use the card to obtain cash for official business at any ATM that displays the Visa symbol by “swiping” the card at the ATM, entering your Personal Identification Number (PIN), and following the onscreen prompts. To identify ATM locations for cash access, use the ATM site locator found at the following Web site address: www.nationsbank.com/government.

ATM Surcharges/Service Fees

No access surcharge will be applied to ATM transactions made at a NationsBank ATM. A service handling fee, along with the withdrawal amount for ATM transactions made at a NationsBank ATM, will be shown as a single entry on the cardholders statement. An ATM transaction conducted at a non-NationsBank ATM may incur an access surcharge. Non-NationsBank ATM surcharges will also be shown on the cardholder's statement. Please consult your A/OPC or agency/organization policy regarding reimbursement of ATM fees and surcharges.

Declined ATM Transactions/Retained Cards

In the rare instance that your card should be declined and retained by an ATM, call the NationsBank Government Card Services Unit at 1-800-472-1424 (Overseas, call collect 1-757-441-4124). A Travel Card may be retained if the cardholder attempts to exceed daily or monthly limits in three consecutive ATM transactions.

Traveler's Checks

NationsBank provides Traveler's Checks to cardholders via the Thomas Cook Traveller's Cheques Program. Thomas Cook Traveller's Cheques are accepted at participating merchant locations and financial institutions worldwide. U.S. currency Traveler's Checks can be ordered in pre-packaged sets of 10 in denominations of \$20, \$50, or \$100 by calling GCSU at 1-800-472-1424, or via EAGLS. Foreign currency Traveler's Checks are also available. Replacement for lost or stolen checks is available upon request within 24 hours domestically and 48 hours internationally. The cost of Traveler's Checks is the total of the face value of the checks plus 1.5 percent (of the face value).

Overseas Currency

Charges made in a foreign currency will be converted into U.S. dollars. The conversion rate used will be at least as favorable as an interbank rate, or where required by law, an official rate. The Visa conversion rate will be applied at the time Visa clears and settles the transaction, and will not include a conversion fee assessed by NationsBank. Applicable conversion rates will be reflected in the cardholder's statement.

Travel and Accident Insurance

Travel Accident Insurance including accidental death and dismemberment coverage (up to \$200,000) applies when common carrier tickets (airline, rail, bus, etc.) are purchased with the Government Travel Card.

Auto Rental Insurance

The Travel Card provides coverage for damage or theft up to the full value of most rental cars when certain terms and conditions are met. To obtain coverage, a cardholder must initiate and complete the entire rental transaction with the NationsBank Government Visa Travel Card and decline the car rental company's collision damage waiver (CDW/CLW) options, or similar provision, if offered by the rental car company.

Visa Emergency Card & Cash Replacement

Visa Emergency Card & Cash Replacement is available directly to you by calling the Visa Travel Service Center (VTSC) at 1-800-VISA-911 (1-800-847-2911). Outside the U.S., please refer to the Visa Services & Benefits Guide included in your card mailing package for a complete listing of toll-free numbers, or call collect, 1-410-581-9994.

Visa Travel Emergency & Assistance

Cardholders can take advantage of Visa Travel and Emergency Assistance options when the Government Travel Card is used for official travel. For detailed information, refer to the Visa information included with your previous card mailing.

These services include:

Medical Referral Assistance — provides medical referral, monitoring, and follow-up.

Legal Referral Assistance — can arrange contact with English-speaking attorneys, U.S. Embassies and Consulates, bail bond assistance, cash advances, and followup assistance.

Pre-trip Assistance — provides information about health, precautions, weather reports, currency exchange rates, passports, visas, immunizations, and ATM locations.

Lost Luggage Assistance — arranges shipment of replacement items if an airline or common carrier loses your luggage and assists with the carrier claim forms.

Emergency Ticket Replacement — arranges replacement and delivery of new tickets, and assists with the carrier's ticket reimbursement procedures.

Emergency Transportation Assistance — arranges for emergency transportation home or to the nearest medical facility.

Prescription Assistance and Valuable Document Delivery — prescription filled or replaced.

Emergency Translation Assistance — provides telephone assistance in all major languages and helps find local interpreters.

[illegible]

Statement of Account

An itemized Statement of Account is sent within five business days of the close of each billing cycle. Your Statement of Account can also be accessed via EAGLS. Statements are mailed directly to the cardholder's address of record and include transaction information for the billing period and due date for payment.

Reconciliation

Cardholders with individually billed accounts are responsible for reconciling their own accounts. Reimbursements for federal travel are based on the Federal Travel Regulations (FTR), Joint Federal Travel Regulations (JFTR), and your agency/organization's policies and regulations. Please contact your A/OPC or appropriate agency/organization contact to request assistance for disallowed reimbursement requests.

Payment Methods

The cardholder is responsible for payment in full for all charges on the Travel Card account. A cardholder will receive an itemized Statement of Account detailing all transactions made by the cardholder during the billing cycle. The cardholder is required to remit payment by statement due date to the address shown on the statement. Account holders may use any of the five payment methods shown below to pay on accounts.

If a split disbursement process is used, cardholders must ensure that the proper split disbursement is reflected on the subsequent Statement of Account.

There are five methods of payment that can be used by account holders to pay on accounts:

- 1. Check Payments** — Send payment through regular mail using the payment coupon and window envelope provided with the statement. NationsBank will post payment within two business days of receipt of payment. If required information is missing from the payment, posting could be delayed until the data has been obtained.
- 2. Wire Payments** — A cardholder can initiate a wire payment by obtaining a cash letter from a financial institution. Payments made by 2:00 p.m. EST will be posted the same business day. If made after 2:00 p.m. EST, the payment will be posted the following business day.
- 3. ACH Autopay** — Cardholders may elect to have payments deducted from their Demand Deposit Account (DDA). On the due date, the full payment amount will be deducted from the selected DDA. Electronic payments will be posted to the appropriate account within two business days of receipt of the transaction information. Autopay will be automatically discontinued for individually billed accounts that are returned more than three times.

- 4. Banking Center Payments** — The cardholder provides the NationsBank MasterCard Travel Card account number and pays with cash or personal check. NationsBank Banking Centers will accept cardholder payments during normal business hours. The posting date for payments made through the banking center will be the date the check is presented at the banking center. However, the posted payment may not be visible on the account for three to five business days after the payment has been presented. Locations of NationsBank Banking Centers can be found on the Web at www.nationsbank.com/government or by calling the GCSU at 1-800-472-1424 (domestic toll-free) or 1-757-441-4124 (international collect).
- 5. PC Banking** — The cardholder pays via a PC banking system. The posting date for PC banking payments is the date the transaction is electronically presented. However, the payment is immediately visible on the account.

Disputes & Billing Errors

For all merchant issues, the cardholder should make every attempt to resolve the problem directly with the merchant. If the issue cannot be reasonably resolved with the merchant or the problem is an unresolved transaction or "billing error," the cardholder should contact the NationsBank Government Card Services Unit by phone at 1-800-472-1424, or call collect at 1-757-441-4124 if outside the United States. A cardholder may also initiate the dispute process via EAGLS. The cardholder will receive provisional credit.

Suspension/Cancellation of Card Privileges

NationsBank will provide Pre-suspension/Pre-cancellation Reports to the A/OPC to identify undisputed amounts that are past due on a cardholder's individually billed account. Accounts will be considered past due if payment has not been received 45 calendar days from the closing date on the Statement of Account in which the charge appeared. Suspension of cardholder privileges for non-payment of undisputed principal amounts will occur at 61 days and cancellation will occur at 126 days after the closing date on the statement (unless otherwise specified by your agency/organization's Task Order).

Lost/Stolen Card Reporting

Cardholders must promptly report lost or stolen cards to NationsBank. Our Government Card Services Unit is staffed 24 hours a day, seven days a week to accept calls from cardholders reporting lost or stolen cards. Subsequently, a replacement card with a new account number will be sent to the cardholder. Cards reported lost or stolen are immediately blocked from accepting additional charges. If unauthorized charges have occurred, they will be disputed. The cardholder will not be liable for unauthorized charges.